

WHERE DO I GET LEAD PROTECTION?

A Guide for Landlords

DO I HAVE LEAD COVERAGE NOW?

Your current insurance policy probably contains a lead exclusion. That means if one of your tenants claimed to suffer from lead exposure, your insurance company would not cover damages arising from this exposure.

CAN I GET LEAD COVERAGE?

The Lead Poisoning Prevention Program Act requires an insurer to offer limited lead coverage IF the insurer provides third party bodily injury liability insurance to homeowners, owners, landlords and tenants, or other premises liability coverage. The affected property must meet two standards to obtain lead coverage.

- 1) The property must meet the insurer's underwriting guidelines to qualify for insurance.
- 2) The affected property must meet the conditions set forth in the Act.

What is an "affected property"?

- ◆ A residential rental property constructed before 1950 that contains not more than one rental dwelling unit.
- ◆ A residential rental property that contains not more than one rental dwelling unit for which the owner makes an election under §6-803(a)(2) of the Environment Article.
- ◆ An individual unit within:
 - a) a residential rental property constructed before 1950 that contains more than one dwelling rental unit.
 - b) a residential rental property that contains more than one rental dwelling unit for which the owner makes an election under §6-803(a)(2) of the Environment Article.

WHO IS COVERED BY THE INSURANCE AND WHAT DOES IT PAY?

The insurance provides coverage only for children age 6 and under and pregnant women. The coverage is limited to a cap of \$17,000 for medical expenses and relocation living expenses.

WHAT CONDITIONS DO I NEED TO MEET TO OBTAIN LEAD COVERAGE UNDER THE ACT?

- 1) Properly register the affected property with the Maryland Department of the Environment
- 2) Perform the full risk reduction standards set forth in the law at Environment Article 6-815(a)(2) or, pass the lead dust test under Environment Article 6-816; and
- 3) Submit your premium to the insurance company or agent along with a current report from an accredited inspector certifying that the affected property complies with the full risk reduction standard or passed the lead dust test.

WHO DO I CALL TO GET COVERAGE?

You should contact your insurance agent, broker, or the insurance company who currently provides coverage for your affected property. If the affected property meets the conditions of the Act, the lead coverage can be added to your existing policy. If you want to change insurers, please note that the affected property must meet a new insurer's underwriting guidelines and then meet the conditions of the Act for lead coverage.

WHAT WILL THE COVERAGE COST?

This additional coverage is priced by unit. The cost ranges from \$3.00 to \$35.00 per unit depending on the company and whether the coverage is provided under a commercial policy or a personal policy (Dwelling Fire or Homeowners Policies).

If you have more questions, contact the Maryland Insurance Administration at 800-492-6116.

For questions related to the Lead Poisoning Prevention Program Act, call the Maryland Department of the Environment at 800-776-2706.